

STUDY ON COLLEGIATE – FINANCIAL WELLNESS –

2020 Administration Plan



**THE OHIO STATE
UNIVERSITY**

OFFICE OF STUDENT LIFE

Table of Contents

Research Team	2
Key Dates	2
Introduction	3
Background.....	4
Research Design	4
Survey Instrument.....	4
Participating Institution Tasks.....	5
Administration of Survey	6
Protection of Data	8
Data Analysis and Reporting.....	8
References	9
Appendix A: IRB Decision Guide.....	10
Appendix B: IRB Authorization/Reliance Agreement	11
Appendix C: Information for Institution IRB Application	12
Appendix D: Student Recruitment Email	14
Appendix E: Study Info Sheets / Consents.....	15



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KEY DATES

August 1, 2019	Deadline for online registration
October 1, 2019	Deadline for documentation of IRB authorization or IRB review by your institution
November 8, 2019	Complete Next Steps Survey with incentive plan and recruitment email customization details
January 13, 2020*	Participating institution provides SCFW with roster of student names, email addresses, and campus of random sample of undergraduate students
February 6, 2020	Survey opens
February 27, 2020	Survey closes
September 3, 2020	Institution-specific aggregate report of results and data file provided to each participating institution

*Please note sample due date is flexible depending on institution's academic calendar and survey administration date.



INTRODUCTION

The Ohio State University¹ is conducting the 2020 administration of the Study on Collegiate Financial Wellness (SCFW), which will examine the financial attitudes, practices and knowledge of students from different types of higher education institutions across the country via an online survey. The purpose of the 2020 SCFW is to provide a picture of the financial state of undergraduate students in the United States, with the goal of gaining a more thorough and accurate understanding of student financial wellness.

Your institution is invited to participate in this research project. Our goal is to have a variety of institutions participating in this study, including public and private as well as two-year and four-year colleges. For more information, please visit go.osu.edu/SCFW.

We piloted the study at five institutions in the spring 2014 and administered the first national survey to 52 institutions in fall 2014 (the SCFW was previously titled the National Student Financial Wellness Study). The second national survey of the SCFW in 2017 encompassed 65 institutions with 28,539 students taking the survey.

The project is driven by the following research questions:

1. How are financial attitudes (including stress), self-efficacy, financial behavior and financial knowledge related to student academic success?
2. How are financial attitudes, financial behavior and financial knowledge related to borrowing decisions and career selection?
3. How is student loan debt related to the issues of student financial stress, academic success, decisions to borrow, career selection, and investment in education? What factors (e.g., self-efficacy, financial knowledge, ability to repay, financial behaviors, seeking financial advice) moderate these relationships?
4. How are students' financial situations related to their involvement in on-campus activities outside the classroom?

The study will enable us to better understand current students' financial wellness. It will also provide insights into how to facilitate student success by including the following information: student spending habits, financial management, student loan debt, debt perception, credit card usage patterns, stress levels related to finances, student employment, and academic data. Institutions can also opt to send educational records after the survey administration to further examine these associations.

The primary purpose of the research is to inform student services and programs at each university. The research will also provide data that may be used for dissertations, publications or professional presentations.

¹ Within the Ohio State University, the SCFW is a collaboration among the Center for the Study of Student Life, Student Life Student Wellness Center, and the College of Education and Human Ecology, and will be administered by the Center for the Study of Student Life.

BACKGROUND

The 2020 SCFW is based primarily on previous research related to student spending habits at The Ohio State University between 2000 and 2010, and previous administrations of the SCFW in 2014 and 2017. The survey instrument and analysis have been developed during this time based on:

- 1) Research from the field of personal finance that attempts to define financial wellness and its relationship to worker productivity. This includes aspects of financial wellness such as financial behavior, confidence with personal financial skills, financial stress, debt and consumer spending habits (e.g., Joo, 1999).
- 2) Research from the field of higher education regarding student finances, particularly credit card debt (e.g., Norvilitis et al., 2003, 2006; Norvilitis, 2014) and student loan debt (e.g., Cochrane & Cheng, 2016; Zhan, 2014).
- 3) Research from previous administrations of the SCFW around college goals and financial concerns (Baker 2018).
- 4) Research about students' financial help-seeking behavior in the context of financial stress and financial self-efficacy (Lim, Heckman, Letkiewicz, & Montalto, 2014).

In the 2014 and 2017 study administrations, the SCFW study team found that personal finances in general and student loan debt in particular, are related to students' stress. In addition, while personal finance classes and workshops are related to personal money management habits, these interventions do not seem to be related to lower levels of student stress about their debt. Additionally, while the majority of participants use student loans to pay for their education, students also frequently reported not taking an offered loan. The nation has been impacted by dramatic economic changes in recent years; it is important to find out how colleges, universities, state governments and the federal government can assist current and future students to achieve financial wellness while enrolled in college.

RESEARCH DESIGN

The study will involve random samples of undergraduate students from up to 100 colleges and universities in the United States that are aged 18 or older and currently enrolled in postsecondary education.

The administration will take place in February 2020. Students will be invited to participate via an e-mail invitation; if they choose to participate they will complete an online questionnaire. If students consent, and institutions opt to participate in this portion of the study, the survey responses will be linked to student data from each institution's enrollment database to include measures of academic progress and institution-reported demographic characteristics.

SURVEY INSTRUMENT

A survey questionnaire will be used to collect data via student self-report. Since the research questions primarily address students' personal experiences, attitudes and beliefs, a survey questionnaire is an appropriate means to collect data.

The questions used in this study have been developed based on a careful review of research literature and previous survey administrations conducted by The Ohio State University's Center for the Study of Student Life. Over time, the instrument was also reviewed by content experts from around the United States to help establish face and content validity. The 2014 pilot administration was used to test the instrument with students; cognitive interviews were conducted to understand how students interpret key concepts and questions in the study. It is therefore assumed that the instrument is valid in measuring what it purports to measure.

PARTICIPATING INSTITUTION TASKS

Participating institutions are vital to the success of the administration of the survey.

Participation is free. Participating institutions will receive a de-identified student-level data file and an institution-specific report containing their institution's results from the survey in addition to an aggregate report of all the participating institutions.

Prior to study administration, participating institutions will:

1. Reserve their spot in the study

All participating institutions must reserve their spot for the study by August 1, 2019. To sign up, please visit our website at go.osu.edu/SCFW

2. Complete the IRB authorization approval or letter of institution IRB approval by October 1, 2019.

In order to participate in the SCFW, your institution must *either* complete an authorization agreement for your Institutional Review Board to cede review to the Ohio State IRB *or* have your institution's IRB independently review and approve the study.

(IRB; otherwise known as Internal Review Board, Human Subjects Committee, Research Review Board)

See Appendix A to determine which method is best for your institution. Please also take the information below into consideration:

- **Authorization/Reliance Agreement:** For this option, you will secure authorization from your institution's IRB (or appropriate authority if your institution does not have an IRB) to cede oversight authority to Ohio State's IRB. The SCFW team will initiate this process. Please contact them. You must provide the SCFW team with a copy of the authorization agreement in order to participate in the study. A sample agreement for your IRB can be found in Appendix B. *Due to revisions to the federal Common Rule for research, this method is preferred.*
- **Your Institution Provides IRB Review and Approval:** In this option, you will independently submit the SCFW for research approval to your institution's IRB. Visit your IRB's website or contact the IRB Administrator for information on how to submit. You must provide the SCFW team with a copy of the approval letter by October 1, 2019 in order to participate in the study. Sample information for your IRB can be found in Appendix C.

3. Consider providing appropriate incentives for student participation.

Institutions are encouraged, but not required, to provide incentives for students to participate in the survey in order to ensure high response rates. Institutions may provide many different types of incentives for students to participate and should use their discretion in choosing incentives. For the 2017 SCFW, the overall response rate for institutions that provided incentives was 13%, compared to a response rate of 6.6% among institutions that did not offer incentives. Examples of successful incentives include:

- Entering all participating students in a raffle, with the winner(s) receiving an iPad or gift card
- Providing free tickets to a campus event for each participating student
- Providing a coupon for a free or reduced priced item at the campus book store or cafeteria

The SCFW research team requests that institutions inform us about what incentives they will offer by November 8, 2019. The SCFW study team will also randomly select “winners” of incentives from student participants on behalf of each institution using incentives and will send winner names to institution coordinators.

4. Consider sending educational records of students after the survey administration for students who consent to share their records.

Participating institutions have the option to send educational records of students. Educational records will be merged into the survey data. Data will then be de-identified and shared back with the institution.

5. Complete the Next Steps Survey by November 8, 2019.

The SCFW team will send out a next steps survey for you to complete after you have received IRB approval. This survey will ask for:

1. Incentives (if any) you plan to provide, including a description
2. Who you would like the email to your students to invite them to take the survey to be ‘from.’
3. Your decision about connecting student responses with their educational records

6. Provide a roster of a simple random sample of undergraduate students, including students’ university email, first name, last name, and campus (if applicable) to the SCFW research team by January 13, 2020.

Participating institutions will be required to provide a random sample of students with the student email addresses on or before January 13, 2020. The student roster and data will be uploaded via a secure link provided to the institution. See “Administration of Survey” section for sample size details.

7. Notify your IT department of the survey administration.

Details on how to share information with your IT department will be shared in late 2019.

After the study administration, participating institutions will:

8. Handle getting students their incentives after the administration is over. (if applicable)

The SCFW team will draw incentive winners and alternates for you, but you will need to get the incentives you are offering to the winners.

9. Submit student educational records to the SCFW team for connection to student survey responses. (if applicable)

More information about this will be shared in late spring 2020.

ADMINISTRATION OF SURVEY

The survey will be administered by Ohio State via the Qualtrics online survey software to a random sample of undergraduate students from each of the participating institutions. The sample size is determined by an institution’s undergraduate student population (see Table below). The survey window will be open for three weeks. Students will be emailed an invitation and three reminders via Qualtrics. Institutions are encouraged to provide incentives for students, but this is not required (discussed above and below). Institutions are also responsible for providing the SCFW team with additional demographic and educational information from the student respondents if the institution elects to send additional information.

Sample. Our intended population will be undergraduate students who are enrolled at up to 100 institutions throughout the United States who are at least 18 years old and have not invoked FERPA. We will sample from 500 to 5,000 students from each institution, based on the institution size. If institutions would like to sample more students, generally that is allowed, but please contact us to discuss specifics. Most partners collaborate with their Office of Institutional Research or Effectiveness to obtain the student samples.

Institution's Undergraduate Students	Sample Size
Under 5,000	500
5,000-10,000	1,000
10,001-20,000	3,000
More than 20,000	5,000

Student Recruitment. Students who are identified as part of the random sample will be recruited to participate in the survey via their university email. An email will be sent using the Qualtrics online survey program. Emails will be customized for each institution with the appropriate individual or office as the sender and to reflect any available incentives provided to students for participation. Each student will be provided with a link that they can click on to complete the survey. Once students click on the survey link, they will be presented with a study information sheet regarding the study and asked to consent to the study before beginning the survey. Appendix D includes a copy of the student recruitment email. Participants using screen readers will have access to the survey.

Student Consent. This study collects informed consent via a study information sheet at the beginning of the survey. The study information sheet will include a description of the study, the approximate amount of time it will take to complete the survey (about 8 minutes), details about how survey responses will be coded and stored, the assurance that responses are confidential, and assurance that respondents may exit the survey at any time without penalty. The study information sheet will also include the research team's contact information. There are few expected risks associated with participating in this study. Appendix E includes a copy of the study information sheet.

After reading the study information sheet, students will indicate consent to participate in the study by answering the question, "Do you consent to participate in the research study?" (yes or no). If participants respond "no," they are thanked for their interest and not allowed to continue with the survey.

Incentives for Participation. Achieving a high response rate is crucial to this study's success, and for institutions to be able to generalize the findings of this study to their student population. Because of this, institutions are encouraged, but not required, to provide incentives for students to participate in the survey at the cost of the institution. Institutions can provide many different types of incentives for students to participate and should use their discretion in choosing them. However, students should not be penalized in any way for non-participation. For the 2017 SCFW, the overall response rate for institutions that provided incentives was 13%, compared to a response rate of 6.6% among institutions that did not offer incentives.

The institution will inform the SCFW team about what incentives they will provide students by November 8, 2019. The SCFW team will also randomly select "winners" of incentives from student participants and send names and emails to institution staff for incentive distribution.

Administration Window. Students will receive an email when the survey is opened. If the student does not complete the survey, the student will receive a reminder email to take the survey. Students will receive three reminder emails in total, each being sent between three and five days after the previous email. The survey will close three weeks after the initial student invitation email is sent. Any email a student sends in response to the survey invitations will be routed to the SCFW team. If needed, student emails will then be forwarded on to institution staff for review and response.

Demographic and Education Records. Institutions are encouraged to share demographic and education records for students who consented to and participated in the study. Student information will be linked to survey responses. Recommended data include: gender, race/ethnicity, citizenship status, campus enrolled (if multi-campus institution), major and/or college, enrollment status (full v. part-time), class rank, and cumulative GPA. Institutions can customize the educational records they send for their student populations.

PROTECTION OF DATA

Data are collected online through Qualtrics survey software. Qualtrics uses HTTP SSL authorization and requires that clients' web browsers support 128-bit SSL encryption; SSL 3.0 or better is required. The data on the Qualtrics server will only be accessible by the SCFW research team using a secure login. The SCFW research team will take multiple precautions to protect the privacy of respondents, which include:

- Using password-protected encrypted technology to receive, transmit and store data
- Maintaining separate files for data and identifiable respondent information
- Providing randomly-assigned, dedicated survey IDs to separate data and student identifiers
- Requiring that presentations generated from this research only provide data in aggregate, without reference to individual respondents or small groups of respondents

Students may consent to share and link their educational records with their SCFW survey responses. Data will include personally identifiable information that is protected under FERPA, therefore precautions will be taken to protect the data and the privacy of respondents. The records will be maintained in a confidential manner, keeping this information accessible only to the members of the Ohio State research team and only linked to the survey data using a matched randomly generated code, so that no personal identifying information will be linked directly to the survey results. The survey is being housed on a secure server in the Office of Student Life IT department. The Center for the Study of Student Life will retain a copy of the key linking the personal access code to the student identification number so that enrollment progress information can be added to the file; this key will be kept on a portion of the network drive accessible only to the full-time staff of the office.

DATA ANALYSIS AND REPORTING

Data from the participating respondents will be collected by the Center for the Study of Student Life using Qualtrics, an online survey and data collection system. Then, data will be read into statistical software package(s) (SPSS, SAS, and/or STATA) for data management and analysis purposes.

Following the survey administration, an institution-specific report, national report and de-identified data file will be disseminated to participating institutions. Results may also be

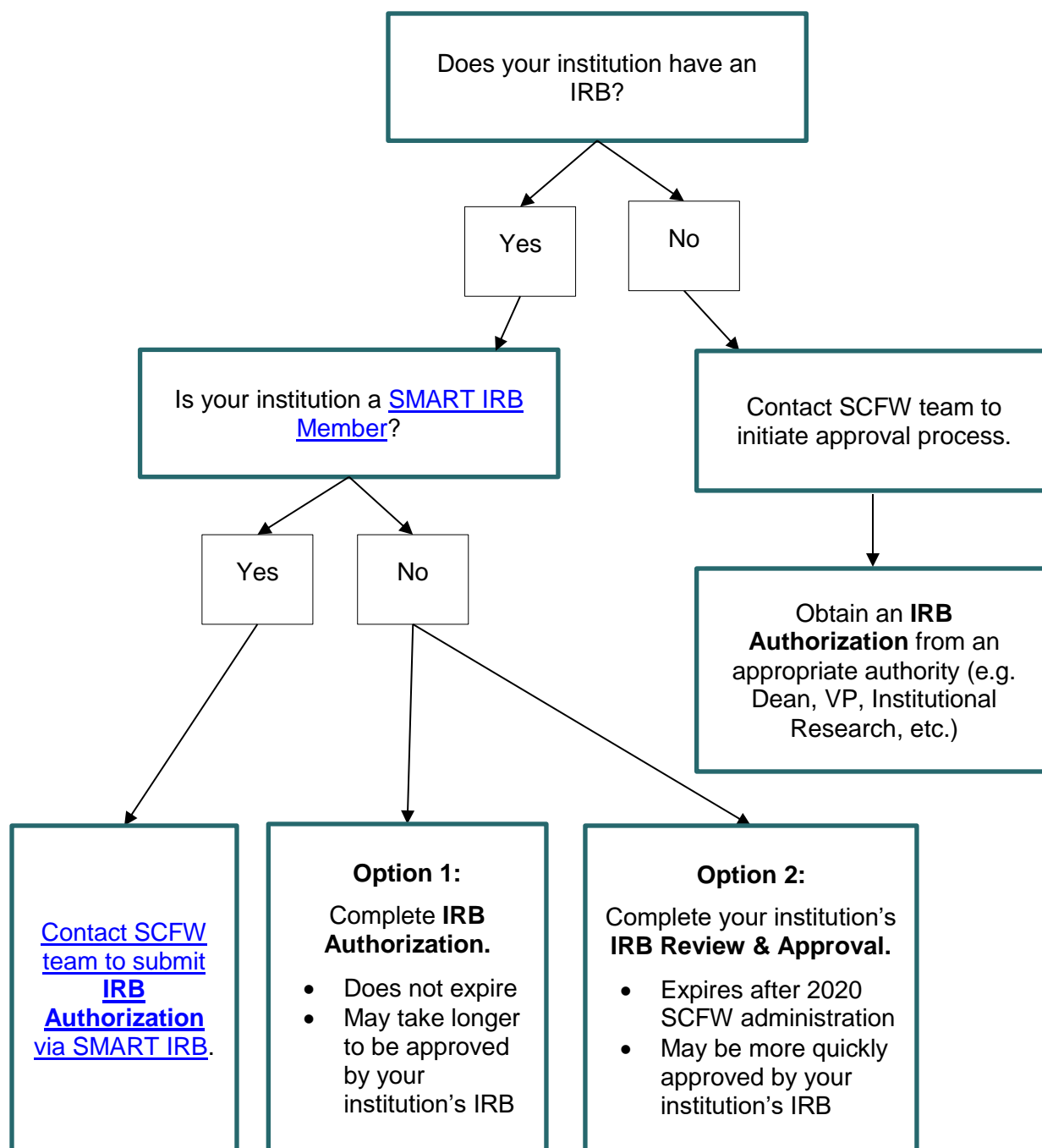
submitted for presentations at professional conferences, publications with professional journals, or dissertation/thesis research. Data will not be linked to individual students or reported in fine levels of detail that could potentially identify students.

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APPENDIX A: IRB DECISION GUIDE



APPENDIX B: IRB AUTHORIZATION/RELIANCE AGREEMENT

Institution Providing IRB Review (IRB of Record)	The Ohio State University		
IRB of Record Registration #	IRB00000295		
IRB of Record Federalwide Assurance # (FWA)	#00006378		
Relying Institution			
Relying Institution's Federalwide Assurance #			
The officials signing below agree that	[Institution Name]	may rely on the designated IRB of Record for review and continuing oversight of its human subjects research described below	

This agreement is limited to the following specific protocol(s):

Name of Research Project	Study on Collegiate Financial Wellness		
Protocol Number	OSU# 2013B0593		
Funding Agency (Award Number)	Not applicable		
Point of Contact	Name	Phone	Email
Ohio State Primary Investigator	Anne McDaniel	614-247-6220	Mcdaniel.145@osu.edu
Ohio State IRB Point of Contact	Jessica Evans, CIP	614-292-9832	Evans.309@osu.edu
Relying Institution Co-Investigator			
Relying Institution IRB Point of Contact			

The review performed by The Ohio State University will meet the human subject protection requirements of the relying institution's OHRP-approved FWA. The IRB at Ohio State may serve as the HIPAA privacy board as necessary. The IRB at The Ohio State University will follow standard procedures for reporting its findings and actions to appropriate officials at the relying institution. Relevant minutes of IRB meetings will be made available to the relying institution upon request. The relying institution remains responsible for ensuring compliance with the IRB's determinations and with the Terms of its OHRP-approved FWA. This document must be kept on file by both parties and provided to OHRP upon request.

Signature of Signatory Official of Relying Institution:

Institution		
Signatory Official		
Title		
Phone		
Email		
	Signature	Date

Signature of Signatory Official of the Ohio State University (IRB of Record):

Institution	The Ohio State University
Signatory Official	Janet Weisenberger, PhD
Title	Senior Associate Vice President for Research
Phone	614-247-4764
Email	weisenberger.21@osu.edu
	Signature
	Date

APPENDIX C: SAMPLE INFORMATION FOR INSTITUTION IRB APPLICATION

The following information should help you to write your application. Please contact us at scfw@osu.edu if you have additional questions.

Summary of Research

The Study on Collegiate Financial Wellness study is a multi-institutional survey organized by a team of researchers at The Ohio State University to investigate undergraduate students' financial attitudes, behavior, and knowledge. The data will be collected by researchers at The Ohio State University in the form of a web-based survey. Students at {institution} are invited to participate via an email message and then complete the survey online. The survey takes approximately 8 minutes to complete. The web data transmission is encrypted and firewall securities are in place. Results will be used to better understand students' financial wellness as well provide comparisons to students at other colleges and universities. The researchers are interested in gaining a more thorough and accurate picture of the financial wellness of undergraduate university students. The information we collect will benefit the programs and services offered to students. Pairing survey data with educational records data will help us better understand how debt inhibits academic progress so as to inform them to make financial plans that will allow students to plan for their graduation.

Research Questions

The 2020 SCFW will examine the financial attitudes, practices, and knowledge of students. The project is driven by the following research questions:

1. How are financial attitudes (including stress), self-efficacy, financial behavior and financial knowledge related to student academic success?
2. How are financial attitudes, financial behavior and financial knowledge related to borrowing decisions and career selection?
3. How is student loan debt related to the issues of student financial stress, academic success, decisions to borrow, career selection, and investment in education? What factors (e.g., self-efficacy, financial knowledge, ability to repay, financial behaviors, seeking financial advice) moderate these relationships?
4. How are students' financial situations related to their involvement in on-campus activities outside the classroom?

Participants

Participants will include undergraduate students who are at least 18 years of age enrolled at {institution} who have not invoked FERPA.

Recruitment and Consent

A random sample of x,xxx undergraduate students will be emailed an invitation to participate in the study. Students will receive the initial invitation and three reminder emails to participate in the study. Students will not have to participate in the study if they do not want to, they can simply delete the invitation email(s). Participants can opt out of further reminders for the survey administration by clicking a link in the invitation email.

Participants will be provided with consent information and will check a box indicating whether or not they wish to participate. The process of online consent is non-invasive and the lack of in-person contact should reduce any pressure to consent. Participants are provided with their privacy and confidentiality information related to the survey at the beginning of the survey and may choose to consent from the privacy of their own home and computer/mobile device.

Privacy and Security of Data at The Ohio State University

All individually identifiable information will be separated from the survey responses used for research purposes prior to data analysis and each respondent will be assigned a code number. If access to educational records is granted, this data will only be added to the de-identified dataset using a separate file containing the code number and student email to match the data to the code and put it in the dataset. The server used to collect survey responses is a secure server. The data will be stored on secure drives, on password protected computers. Data will only be reported in the aggregate. Potential participants will be notified of this.

The survey portion of the study uses an online data collection through Qualtrics survey software. Qualtrics uses HTTP SSL authorization and requires that clients' web browsers support 128-bit SSL encryption. SSL 3.0 or better is required, as well. The login is secure.

The SCFW research team continues to take multiple precautions to protect the privacy of respondents, which include:

- Using password-protected, encrypted technology to receive, transmit and store data
- Maintaining separate files for data and respondent-identifying information
- Providing randomly assigned, dedicated survey IDs to separate data and student identifiers
- Destroying identifying information upon completion of the study or after three years, whichever is greater
- Providing data to institutions without any information that may be traced to individual respondents
- Requiring that presentations generated from this research only provide data in aggregate, without reference to individual respondents

Educational records will only be kept for those consenting to access to their educational records. Educational record data will only be linked with the de-identified dataset.

Potential Risks or Harms

There are not risks greater than that of normal life. All data collected will be stored on secured drives. Any personally identifiable information will be removed prior to analysis. Educational record data, if permitted by participant, will be stored only with de-identified data. All data reported will be reported in the aggregate. There is no known risk to participants; the knowledge about trends in student financial practices, including debt, may help shape services, programs, and even academic offerings in the university. There are no costs to participants.

APPENDIX D: STUDENT RECRUITMENT EMAIL

Email Invitation to Participate

Hello [first name],

We know that college is expensive and financing your education can be stressful. Because of this, we would like to invite you to participate in the Study on Collegiate Financial Wellness, a study administered by Ohio State University's Center for the Study of Student Life.

This study will allow your voice to be heard and will help university administrators better understand your financial experiences, including with student loans, credit cards, stress, and other areas of financial wellness. Your participation will influence programs that help support you and your peers' needs. Your input is incredibly valuable to us.

To thank you for your participation, *{Information on incentives if applicable}*. *Your odds of winning are 1 in xxx.*

Please click the link below to access the survey, which should take about 15 minutes to complete:

[link]

We appreciate your participation!

Best,

[University official name]

Screen Reader Accessibility Note: This survey can load a version optimized for use with a screen reader. To load that version, screen reader users should press Enter/click on the link at the top of the page that says "Activate an optimized version of the page designed specifically for JAWS version 11 and greater." Though the link mentions the JAWS screen reader, the optimized version will work better with all screen readers.



APPENDIX E: STUDY INFO SHEETS / CONSENTS

Consent for National Administration with Educational Records

This is a research study examining students' financial wellness and your participation is voluntary. Your participation in this study will help us to better understand and support students' financial wellness needs.

This online survey should take approximately 8 minutes to complete. You are not required to answer any of the questions asked and you may exit the survey at any time without penalty. You will be assigned a code number, and your responses will be stored in a computer according to that code number and not by your name. If you consent, you will allow us to access your educational records, specifically your GPA, academic college and major(s), enrollment status, academic rank, demographics and future retention and graduation. We will use a separate file to link to your academic information to your code number and will only use this information with the de-identified dataset. As such, your name will not be associated with your responses and will not be used in any report. Moreover, all data will be analyzed by group averages and not by individual responses.

Efforts will be made to keep your study-related information confidential. No guarantee of internet survey security can be given as, although unlikely, transmissions can be intercepted and IP addresses can be identified. Also, your records may be reviewed by the following groups: Office for Human Research Protections or other federal, state, or international regulatory agencies; The Ohio State University Institutional Review Board or Office of Responsible Research Practices.

For additional questions regarding the study, or if you feel as if you have been harmed as a result of the study, please contact Dr. Anne McDaniel in the Center for the Study of Student Life at mcdaniel.145@osu.edu.

For questions about your rights as a participant in this study or to discuss other study-related concerns or complaints with someone who is not part of the research team, you may contact Ms. Sandra Meadows in the Office of Responsible Research Practices at 1-800-678-6251.

(Consent form questions):

Question 1: Do you consent to participate in the research study? (yes/no)

[If no, participants are thanked for the interest and are not allowed to continue]

Consent for National Administration without Educational Records

This is a research study examining students' financial wellness and your participation is voluntary. Your participation in this study will help us to better understand and support students' financial wellness needs.

This online survey should take approximately 8 minutes to complete. You are not required to answer any of the questions asked and you may exit the survey at any time without penalty. You will be assigned a code number, and your responses will be stored in a computer according to that code number and not by your name. As such, your name will not be associated with your responses and will not be used in any report. Moreover, all data will be analyzed by group averages and not by individual responses.

Efforts will be made to keep your study-related information confidential. No guarantee of internet survey security can be given as, although unlikely, transmissions can be intercepted and IP addresses can be identified. Also, your records may be reviewed by the following groups: Office for Human Research Protections or other federal, state, or international regulatory agencies; The Ohio State University Institutional Review Board or Office of Responsible Research Practices.

For additional questions regarding the study, or if you feel as if you have been harmed as a result of the study, please contact Dr. Anne McDaniel in the Center for the Study of Student Life at mcdaniel.145@osu.edu.

For questions about your rights as a participant in this study or to discuss other study-related concerns or complaints with someone who is not part of the research team, you may contact Ms. Sandra Meadows in the Office of Responsible Research Practices at 1-800-678-6251.

(Consent form questions):

Question 1: Do you consent to participate in the research study? (yes/no)

[If no, participants are thanked for the interest and are not allowed to continue]